

# NORTON ROSE FULBRIGHT

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September 1, 2015

## Via Federal Express

Office of the Maryland Attorney General  
**Attn: Security Breach Notification**  
200 St. Paul Place  
Baltimore, MD 21202

RECEIVED (3)

SEP 02 2015

DEPARTMENT OF  
DIVISION OF SECURITIES

## Re: Legal Notice of Information Security Incident

Dear Sirs or Madams:

I write on behalf of my client, the Lando Law Firm, LLC ("the Firm"), to inform you of a potential security incident involving personal information provided to the Firm that may have affected approximately four Maryland residents. The Firm is notifying these individuals and outlining some steps they may take to help protect themselves.

On June 3, 2015, the Firm learned that an unauthorized individual had gained access to one of the Firm's email accounts. The Firm believes that certain personal information, including Social Security Number, bank account number, and driver's license number, may have been contained within emails sent to or from this account.

The Firm takes the privacy of personal information seriously, and deeply regrets that this incident occurred. Upon learning of the incident, the Firm promptly took steps to address the situation, including changing the account credentials to prevent additional unauthorized access to the account and implemented additional security measures on all company email accounts, including two-factor authentication, and providing additional information and employee training about these threats to help prevent this type of incident from recurring in the future.

Affected individuals are being notified via written letter, which includes an offer for one year of complimentary identity protection and fraud resolution services. These notifications will begin mailing on or around September 4, 2015. Form copies of the notices being sent to affected Maryland residents are included here for your reference.

If you have any questions or need further information regarding this incident, please contact me at (303) 801-2700 or [kris.kleiner@nortonrosefulbright.com](mailto:kris.kleiner@nortonrosefulbright.com).

Office of the Maryland Attorney General  
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^NORTON ROSE FULBRIGHT

Very truly yours,

A handwritten signature in black ink, appearing to read 'Kristopher Kleiner', with a long horizontal flourish extending to the right.

Kristopher Kleiner

KCK  
Enclosure

September 1, 2015

[NAME]  
[ADDRESS]  
CITY, STATE ZIP]

Dear [NAME]:

Lando Law Firm, LLC (“the Firm”) is writing to inform you of a security incident that may have involved your personal information that was provided to the Firm by either you or your lender. We value our relationship with you and, as a precaution, are providing notice and outlining some steps you may take to help protect yourself. We sincerely apologize for any frustration or concerns this may cause you.

On or about June 3, 2015, the Firm became the victim of a targeted phishing attack. As a result, the attackers obtained access to a firm email account intermittently on June 3 through June 4, 2015. These email accounts are hosted by a recognized third-party service provider. Upon learning of this attack, the Firm promptly notified federal and state law enforcement and began an investigation. The Firm has also been working with independent forensic investigators to determine the scope of the attack. That investigation has revealed no evidence that the attackers penetrated the Firm’s internal network or systems.

We are writing to inform you that, through our ongoing investigation, we have learned that some of your personal information, including Social Security Number, bank account number, and driver’s license number, may have been accessible during the attack. The investigation has revealed no evidence that the attackers accessed or misused your personal information, however, we cannot exclude this possibility based on the evidence available.

We take the privacy of personal information seriously, and deeply regret that this incident occurred. Upon learning of the incident, we promptly took steps to address the situation, including changing the account credentials to help prevent additional unauthorized access to the account, and implementing additional security measures on all of our company email accounts, including two-factor authentication, and providing additional information and employee training about these threats to help prevent this type of incident from recurring in the future.

Nevertheless, we want to inform you of steps you may take to guard against identity theft or fraud. Please review the enclosed “Information about Identity Theft Protection” guide that describes additional steps you may take to help protect yourself, including recommendations from the Federal Trade Commission regarding identity theft protection and details on placing a fraud alert or a security freeze on your credit file.

In addition, to help protect your identity, we are offering one year of complimentary membership in Experian's® ProtectMyID® Alert, which helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. Please refer to the enclosed guide for further information about these services and instructions on completing the enrollment process.

If you have further questions or concerns about this incident, please feel free to contact our office at (877) 903-5665 between 9:00 a.m and 5:00 p.m Eastern time, Monday through Friday, or via email at [info@landolawfirm.com](mailto:info@landolawfirm.com).

We sincerely regret any inconvenience or concern caused by this incident.

Very truly yours,  
LANDO LAW FIRM, LLC

Shannon M. Lando  
Attorney at Law

/SML

## **Information About Identity Theft Protection**

We have engaged Experian®, the largest credit bureau in the U.S., to offer you complimentary fraud resolution and identity protection services for one year. If you are a victim of fraud, simply call Experian at **877-288-8057** by **December 9, 2015**, and a dedicated Identity Theft Resolution agent will help you. Please provide the following engagement number as proof of eligibility: **PC96375**. We also encourage you activate Experian's® ProtectMyID® Alert product, which helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. To enroll, visit **[www.protectmyid.com/redeem](http://www.protectmyid.com/redeem)** by **December 9, 2015** and use the following activation code: **[ACTIVATION CODE]**. You may also enroll over the phone by calling **877-288-8057** between the hours of 9:00 AM and 5:00 PM (Pacific Time), Monday through Friday (excluding holidays).

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

## **National Credit Reporting Agencies**

Equifax ([www.equifax.com](http://www.equifax.com))  
P.O. Box 105851  
Atlanta, GA 30348  
800-685-1111

**Fraud Alerts:** P.O. Box 105069, Atlanta, GA 30348  
**Credit Freezes:** P.O. Box 105788, Atlanta, GA 30348

Experian ([www.experian.com](http://www.experian.com))  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

**Fraud Alerts and Security Freezes:**  
P.O. Box 9554, Allen, TX 75013

TransUnion ([www.transunion.com](http://www.transunion.com))  
P.O. Box 105281  
Atlanta, GA 30348  
877-322-8228

**Fraud Alerts and Security Freezes:**  
P.O. Box 2000, Chester, PA 19022  
888-909-8872